

IN RE:
MICHAEL D VINSICK

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-24330-JAD

Chapter 13

Related to Doc No.: 178

ORDER OF COURT

AND NOW, this 24th day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



sjk

U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED
6/24/25 11:28 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Michael D Vinsick
Debtor

Case No. 19-24330-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 24, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recipient Name and Address
db	+ Michael D Vinsick, 334 Ceylon Road, Carmichaels, PA 15320-1402
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
sp	+ David A Colecchia, 324 S. Maple Ave., Greensburg, PA 15601-3219
r	+ John Kubicar, Century 21 Frontier Realty, 680 Jefferson Avenue, Washington, PA 15301-4119
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
cr	+ Premier Bank fka First Federal Bank of the Midwest, 275 W. Federal Street, Youngstown, OH 44503-1200
15152105	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15210147	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15172115	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15399950	+ Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15184996	+ Greene County Treasurer Office, 93 E. High St., Waynesburg, PA 15370-1890
15152108	+ Home Savings, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15166561	+ Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183588	+ Kelly A. Stepp, Esquire, 64 N. Richhill St., Ste 101, Waynesburg, PA 15370-1306
15166564	+ ML Factors Funding LLC, 456A Central Avenue, Cedarhurst, NY 11516-1927
15166565	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
15166566	Pennsylvania Department of Revenue, Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431
15365657	+ Premier Bank f/k/a First Federal Bank of the Midwest, 275 W. Federal Street, Youngstown, OH 44503-1200
15152113	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15152114	+ Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077
15152115	+ Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166572	+ Treasurer's Office Greene County, 93 East High Street, Waynesburg, PA 15370-1839
15287371	+ WH Midwest, LLC, 3777 Boettler Oaks Drive, Uniontown, OH 44685-7733

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Jun 25 2025 00:05:02	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2025 00:12:00	First National Bank of Pennsylvania, c/o Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, PA 15212-5708
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2025 00:21:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15172702	Email/PDF: bncnotices@becket-lee.com	Jun 25 2025 00:21:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15152101	+ Email/PDF: bncnotices@becket-lee.com	Jun 25 2025 00:21:29	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jun 24, 2025

Form ID: pdf900

Total Noticed: 50

15152102	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 25 2025 00:21:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15169004	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 25 2025 00:21:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15152103	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 25 2025 00:21:31	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15152104	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 25 2025 00:21:20	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15172114	^ MEBN	Jun 25 2025 00:05:01	Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15152106	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2025 00:12:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180449	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2025 00:12:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15152107	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 25 2025 00:13:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15166562	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 25 2025 00:12:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
15181120	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2025 00:21:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166563	+ Email/Text: Documentfiling@lciinc.com	Jun 25 2025 00:12:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15152109	+ Email/Text: Documentfiling@lciinc.com	Jun 25 2025 00:12:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15152110	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 25 2025 00:12:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15152111	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 25 2025 00:21:20	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15318984	Email/Text: peritus@ebn.phinsolutions.com	Jun 25 2025 00:13:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15181135	Email/Text: Bankruptcy.Notices@pnc.com	Jun 25 2025 00:12:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15177804	Email/Text: bnc-quantum@quantum3group.com	Jun 25 2025 00:13:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15152113	+ Email/Text: bankruptcynotices@stbank.com	Jun 25 2025 00:13:00	S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15166569	Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com	Jun 25 2025 00:13:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
15152116	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 25 2025 00:21:47	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152788	^ MEBN	Jun 25 2025 00:04:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15183603	Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com	Jun 25 2025 00:13:00	The Bank of New York Mellon et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15307674	+ Email/Text: kburkley@bersteinlaw.com	Jun 25 2025 00:13:00	WH Midwest, LLC d/b/a Wayne Homes, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jun 24, 2025

Form ID: pdf900

Total Noticed: 50

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
cr		WH Midwest, LLC d/b/a Wayne Homes
15450439		Premier Bank fka First Federal Bank of the Midwest
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15175459	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15178154	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15166555	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15166556	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15166557	*+	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
15166558	*	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15166559	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15166560	*+	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
15287370	*+	Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183589	*+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15166567	*+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15166568	*+	Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
15166570	*+	Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166571	*+	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152112	##+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15287372	##+	WH Midwest, LLC, c/o Jamie M. Haren, Esq., 6370 Mt. Pleasant Street NW, North Canton, OH 44720-5310

TOTAL: 3 Undeliverable, 15 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

Name	Email Address
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmllawgroup.com
Donna M. Donaher	on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@bdblaw.com
Keri P. Ebeck	on behalf of Creditor WH Midwest LLC d/b/a Wayne Homes kebeck@bersteinlaw.com, btemple@bersteinlaw.com;aeiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jun 24, 2025

Form ID: pdf900

Total Noticed: 50

Lauren Michaels

on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Debtor Michael D Vinsick mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Michelle L. McGowan

on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Richard J. Thomas

on behalf of Creditor Premier Bank fka First Federal Bank of the Midwest s/b/m to Home Savings Bank
rthomas@hendersoncovington.com, dciambotti@hendersoncovington.com

Ronda J. Winnecour

cmeclf@chapter13trusteevdpa.com

TOTAL: 12